

Information to identify the case:

Debtor 1	<u>Joseph Ciaburri</u>	Social Security number or ITIN	xxx-xx-0341
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Gina Ciaburri</u>	Social Security number or ITIN	xxx-xx-5007
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-20553-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Ciaburri

Gina Ciaburri

8/30/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph Ciaburri
 Gina Ciaburri
 Debtors

Case No. 19-20553-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Aug 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2019.

db/jdb +Joseph Ciaburri, Gina Ciaburri, 836 Chelsea Street, Forked River, NJ 08731-1232
 cr +VNB Loan Services, Inc., P.O. Box 1015, Spring Valley, NY 10977-0815
 518265875 ++ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230,
 WEST LONG BRANCH NJ 07764-1306
 (address filed with court: Allied Digestive Health, 60 Highway 36, Suite B,
 West Long Branch, NJ 07764-1463)
 518265877 Brevard Physicians Associates, PO Box 2400, Melbourne, FL 32902-2400
 518265892 Macys, PO Box 9001094, Louisville, KY 40290-1094
 518265893 #+Mariner Finance, 1358 Hooper Avenue Suite 6, Toms River, NJ 08753-2882
 518265897 +Randolph Walzer & associates, PO Box 1234, Jackson, NJ 08527-0259
 518265907 +Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494
 518265908 Wawa, PO Box 6139, Sioux Falls, SD 57117-6139

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 30 2019 23:43:47 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 30 2019 23:43:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518265876 EDI: TSYS2.COM Aug 31 2019 03:03:00 Barclay Card, PO Box 13337,
 Philadelphia, PA 19101-3337
 518265878 +EDI: CAPITALONE.COM Aug 31 2019 03:03:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 518265885 EDI: CAPITALONE.COM Aug 31 2019 03:03:00 Capital One Retail Services, PO Box 71106,
 Charlotte, NC 28272-1106
 518265886 EDI: WFNNB.COM Aug 31 2019 03:03:00 Comenity Bank, PO Box 182125,
 Columbus, OH 43218-2125
 518265887 E-mail/Text: ebn@rwjbh.org Aug 30 2019 23:44:10 Community Medical Center, PO Box 29969,
 New York, NY 10087-9969
 518265888 +EDI: RCSFNBMARIN.COM Aug 31 2019 03:03:00 Credit One Bank, PO Box 98875,
 Las Vegas, NV 89193-8875
 518265889 +EDI: IIC9.COM Aug 31 2019 03:08:00 I.C. Systems, 444 Highway 96,
 Saint Paul, MN 55127-2557
 518316229 EDI: BL-BECKET.COM Aug 31 2019 03:08:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 518265890 E-mail/Text: bncnotices@becket-lee.com Aug 30 2019 23:42:57 Kohls, PO Box 2893,
 Milwaukee, WI 53201-2983
 518265891 +E-mail/Text: bk@lendingclub.com Aug 30 2019 23:44:14 Lending Club,
 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985
 518265894 EDI: MERRICKBANK.COM Aug 31 2019 03:03:00 Merrick, PO Box 171379,
 Salt Lake City, UT 84117-1379
 518265895 EDI: RMSC.COM Aug 31 2019 03:03:00 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
 518265898 EDI: RMSC.COM Aug 31 2019 03:03:00 SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518266751 +EDI: RMSC.COM Aug 31 2019 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518265906 EDI: TFSR.COM Aug 31 2019 03:03:00 Toyota Motor Credit, 4 Gatehall Drive Ste 350,
 Parsippany, NJ 07054
 518265905 EDI: WTRRNBBANK.COM Aug 31 2019 03:03:00 Target, PO Box 660170, Dallas, TX 75266-0170
 518265909 EDI: WFFC.COM Aug 31 2019 03:08:00 Wells Fargo Home Mortgage, 8480 Stagecoach Drive,
 Frederick, MD 21701

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518265879* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 518265880* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 518265881* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 518265882* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 518265883* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 518265884* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 518265896* Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
 518265899* SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518265900* SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518265901* SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518265902* SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518265903* SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518265904* SYNCB, PO Box 965060, Orlando, FL 32896-5060

TOTALS: 0, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
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Total Noticed: 28

Date Rcvd: Aug 30, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2019 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.axiosfs.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.axiosfs.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor Joseph Ciaburri cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Joint Debtor Gina Ciaburri cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7